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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on March 26, 2001.

K. L. H. F.
Attorney for Applicants

PATENT APPLICATION

Docket No. 2940.2.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: John Michael Dunn et al.)
Serial No.: 09/777,179) Group Art
Filing Date: February 5, 2001) Unit:
For: SYSTEM AND METHOD FOR FACILITATING)
REALTOR-ASSISTED LOAN SHOPPING AND)
ORIGINATION)

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner
for Patents
Washington, D.C. 20231

Sir:

This Information Disclosure Statement discloses information which has come to the attention of applicants and/or their attorneys and is being submitted so as to comply with the duty of disclosure set forth in 37 C.F.R. § 1.56. In accordance with 37 C.F.R. § 1.97(b), this Statement is being filed within three (3) months of the filing date of the above-identified application or before the mailing date of a first Action on the merits.

Neither applicants nor their attorneys make any representation that any information disclosed herein may be "prior art" within the meaning of that term under 35 U.S.C. §§ 102 or 103. Moreover, pursuant to 37 C.F.R. § 1.97, the filing of this Information Disclosure Statement

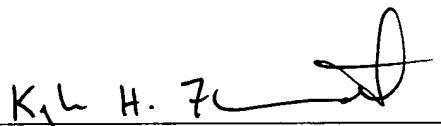


shall not be construed as a representation that a search has been made or as an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

In accordance with 37 C.F.R. § 1.98, this Information Disclosure Statement includes and is accompanied by:

1. A completed copy of Form PTO-1449 listing the patents, publications and other information being submitted for consideration; and
2. A legible copy of each patent, publication and other item of information in written form listed on the enclosed Form PTO-1449.

Respectfully submitted,



Kyle H. Flindt
Reg. No. 42,539
Attorney for Applicants

Date: March 26, 2001

MADSON & METCALF
Gateway Tower West
15 West South Temple, Suite 900
Salt Lake City, Utah 84101
Telephone: 801/537-1700



FORM PTO-1449 LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (use several sheets if necessary)	SERIAL NO. 09/777,179	ATTORNEY DOCKET NO. 2940.2.1
	FILING DATE February 5, 2001	GROUP ART UNIT
	APPLICANT(S): John Michael Dunn et al.	

REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	5,611,052	03/11/1997	Dykstra, et al.	705/38	11/01/1993
	A2	5,966,700	10/12/1999	Gould et al.	705/38	12/23/1997
	A3	6,012,047	01/04/2000	Mazonas et al.	705/38	11/21/1995
	A4	6,058,369	05/02/2000	Rothstein	705/10	06/02/1997
	A5	6,067,533	05/23/2000	McCauley et al.	705/38	01/26/1999

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s).